Patents

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| In re | Application of: German et al. |) | |
|--------|---|---------------------------|-----------------------|
| | | Art Unit: | 3628 |
| Serial | No. 09/476,386 |) \ Bi | Yoffren C. B. |
| Filed: | December 30, 1999 |) Examiner: , | Jeffrey C. Pwu |
| | • |) | RECEIVED |
| For: | A COMPUTER-IMPLEMENTED |) Confi rm ati | on No.: 7757 RECEIVED |
| | METHOD FOR PROVIDING A CONSUMER-TO CONSUMER PAYMENT | • | MAY 1 3 2004 |
| | SERVICE (AS AMENDED) | <i>,</i>) | WAT 1 9 2001 |

RESPONSE TO THIRD OFFICE ACTION

OFFICIAL

Mail Stop Non-Fee Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed February 13, 2004 containing a non-final rejection, please consider the appended remarks.

In accordance with 37 CFR § 1.121, the present response is submitted in separate sections as follows:

- 1. A <u>Listing of Claims</u> begins on page 2 of this paper.
- 2. Remarks begin on page 32 of this paper.
- 3. Exhibit A illustrates how the claims as presented correlate to FIG. 4A.
- 4. Exhibit B is a copy of FIG. 4A, provided for the convenience of the examiner.

I hereby certify that this correspondence is being \square deposited with the United States Postal Service as First Class mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Arlington, VA 22313-1450, or in transmitted to the U.S. Patent and Trademark Office by facsimile to number (703) 872-9327, on this 13th day of May, 2004.

John R. Harris - Reg. No. 30,388

PAGE 5/63 * RCVD AT 5/13/2004 4:32:30 PM [Eastern Daylight Time] * SVR:USPTO-EFXRF-1/1 * DNIS:8729327 * CSID: * DURATION (mm-ss):17-34